

APR 30 2004

OFFICIAL

Certificate of Transmission Under 37 C.F.R. §1.8 Date of Transmission 4/30/2004.

I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Charles R. Kyle, Art Unit 3624, to facsimile number (703) 872-9306 on the above indicated date of deposit.

5 *Rhonda Dunn*

Rhonda Dunn

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10 In re Application of: Banaugh et al. Docket No.: WELL0011

Serial No. : 09/703,357 Art Unit: 3624

Filed: 31 October 2000 Examiner: Kyle, Charles R.

15 Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

April 30, 2004

20 Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

25 RESPONSE

Sir:

30 This is a Response to the Office Action, mailed January 30 2004, for the above-identified patent application. Amendment to the claims is attached hereto.